



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [CULLEN/FROST BANKERS, INC.](#)

City/State [SAN ANTONIO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [47,975,070](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CULLEN/FROST BANKERS, INC.](#)
[111 WEST HOUSTON STREET](#)
[SAN ANTONIO, TX 78205](#)

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	44,580,244	36,517,782	37,479,575	31,842,827	31,202,961
Net income (\$000)	342,058	242,881	331,151	443,599	454,918
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.44	2.65	30	2.95	2.80	58	2.86	2.77	48	3.46	3.01	71	3.38	3.08	63
+ Non-interest income	0.82	1.09	41	0.96	1.21	43	0.94	1.21	41	1.13	1.32	50	1.11	1.31	50
- Overhead expense	1.92	2.21	33	2.30	2.59	39	2.27	2.57	37	2.62	2.69	52	2.49	2.71	37
- Provision for credit losses	0	-0.12	76	0.82	0.66	71	0.63	0.51	68	0.11	0.15	47	0.07	0.14	31
+ Securities gains (losses)	0	0.01	23	0.40	0.03	99	0.29	0.02	99	0	0.01	53	0	0	36
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.34	1.76	17	1.19	0.91	67	1.19	1.04	58	1.87	1.56	76	1.93	1.57	81
Net operating income	1.02	1.34	19	0.89	0.70	61	0.88	0.81	55	1.39	1.19	72	1.46	1.24	78
Net income	1.02	1.34	19	0.89	0.71	61	0.88	0.82	54	1.39	1.19	72	1.46	1.24	78
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.66	3.12	18	3.34	3.64	26	3.22	3.55	25	4.20	4.41	33	3.97	4.24	32
Interest expense	0.06	0.26	6	0.15	0.58	3	0.13	0.52	3	0.44	1.08	8	0.32	0.86	7
Net interest income (tax equivalent)	2.60	2.85	30	3.19	3.05	51	3.09	3.01	48	3.75	3.33	67	3.64	3.38	62
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.12	32	0.71	0.28	90	0.60	0.27	86	0.23	0.21	64	0.33	0.22	79
Earnings coverage of net loan and lease losses (X)	65.95	26.30	81	5.32	20.97	29	5.69	22.91	26	15.81	24.40	51	11.83	21.75	43
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58	1.32	74	1.45	1.58	47	1.51	1.58	50	0.90	0.83	55	0.94	0.90	56
Allowance for loan and lease losses / Total loans and leases	1.58	1.30	75	1.45	1.55	48	1.51	1.55	51	0.90	0.81	56	0.94	0.89	57
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.38	0.58	31	0.51	0.71	37	0.36	0.71	17	0.70	0.57	67	0.53	0.61	44
30–89 days past due loans and leases / Total loans and leases	0.45	0.29	79	0.53	0.37	76	0.51	0.39	72	0.34	0.43	50	0.42	0.44	54
Liquidity and Funding															
Net noncore funding dependence	-50.15	-3.31	1	-17.47	6.19	4	-29.59	3.20	2	-4.89	14.45	6	-16.36	16.62	2
Net short-term noncore funding dependence	-50.44	-9.17	5	-17.62	-2.71	13	-29.76	-4.76	6	-6.26	3.38	17	-16.61	4.66	10
Net loans and leases / Total assets	32.48	58.81	9	44.71	63	12	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14
Capitalization															
Tier 1 leverage ratio	7.52	9.07	12	7.85	9.05	15	8.07	9.13	17	9.28	9.76	42	9.06	9.71	31
Holding company equity capital / Total assets	9.11	10.79	22	10.17	11.12	35	10.12	11.16	35	11.47	12.43	39	10.41	12.22	24
Total equity capital (including minority interest) / Total assets	9.11	10.91	21	10.17	11.24	34	10.12	11.29	34	11.47	12.57	36	10.41	12.27	24
Common equity tier 1 capital / Total risk-weighted assets	13.42	12.64	67	12.71	12.26	64	12.86	12.38	63	12.36	12.17	58	12.27	12.12	65
Net loans and leases / Equity capital (X)	3.56	5.47	12	4.40	5.73	21	4.01	5.58	17	3.74	5.21	17	4.15	5.29	21
Cash dividends / Net income	42.68	27.22	84	56.31	49.74	63	55.14	42.30	71	41.72	33.12	68	38.14	27.31	71
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	19.43	9.51	86	21.07	16.67	70	24.43	16.68	74	5.33	9.26	47	1.79	7	25
Equity capital	7.03	7.52	61	5.24	6.54	49	9.75	6.99	69	16.11	10.49	79	2.15	7.89	32
Net loans and leases	-13.24	-0.66	6	23.88	12.75	83	17.79	9.07	80	4.66	9.10	40	7.56	7.89	58
Noncore funding	31.76	-21.64	96	6.77	-6.57	70	6.43	-12.18	72	47.81	6.59	89	17.08	10.67	70
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	2.27	10.65	29	2.42	13.73	27	2.31	13.56	26	2.53	13.04	34	2.93	13.37	35
Equity investment in subsidiaries / Equity capital	95.54	103.15	10	101	103.27	39	96.80	102.81	17	99.62	103.22	30	99.81	103.10	35
Cash from ops + noncash items + op expense / Op expense + dividends	107.38	155.61	35	154.91	142.45	67	149.41	147.24	63	131.16	190.27	30	114.15	174.91	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	512,487	503,664	669,087	730,398	659,361	1.75	52.69
Income from lease financing receivables.....	8,446	10,612	13,711	14,013	12,996	-20.41	-9.77
Fully taxable income on loans and leases.....	516,177	509,429	676,485	738,147	665,973	1.32	51.06
Tax-exempt income on loans and leases.....	4,756	4,847	6,313	6,264	6,384	-1.88	43.90
Estimated tax benefit on income on loans and leases.....	1,885	1,916	2,498	2,520	2,521	-1.63	-25.26
Income on loans and leases (tax equivalent).....	522,818	516,192	685,296	746,931	674,878	1.28	50.44
Investment interest income (tax equivalent).....	297,833	317,091	419,134	444,081	410,679	-6.07	-14.66
Interest on balances due from depository institutions.....	11,877	10,894	12,893	35,590	56,968	9.02	4.50
Interest income on other earning assets.....	435	1,256	1,383	6,428	6,699	-65.37	-31.50
Total interest income (tax equivalent).....	832,963	845,433	1,118,706	1,233,030	1,149,224	-1.47	17.57
Interest on time deposits of \$250K or more	1,202	4,131	4,974	5,388	2,252	-70.90	
Interest on time deposits < \$250K.....	1,896	7,668	9,160	11,154	4,316	-75.27	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,595	15,878	17,884	83,200	68,769	-52.17	72.34
Interest on other borrowings and trading liabilities.....	3,536	7,216	8,360	25,381	13,312	-51.00	38.99
Interest on subordinated debt and mandatory convertible securities	3,492	3,492	4,656	4,657	4,657	0.00	264.51
Total interest expense.....	17,721	38,385	45,034	129,780	93,306	-53.83	101.12
Net interest income (tax equivalent).....	815,242	807,048	1,073,672	1,103,250	1,055,918	1.02	16.51
Non-interest income.....	275,570	262,543	352,434	359,769	345,975	4.96	16.55
Adjusted operating income (tax equivalent)	1,090,812	1,069,591	1,426,106	1,463,019	1,401,893	1.98	16.52
Overhead expense.....	643,273	629,026	851,883	833,504	776,771	2.26	19.38
Provision for credit losses.....	63	223,688	236,955	33,759	21,613		-99.85
Securities gains (losses)	0	108,989	108,989	294	-156	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	447,476	325,866	446,257	596,050	603,353	37.32	21.13
Applicable income taxes	36,311	11,524	20,170	55,870	53,763	215.09	26.86
Tax equivalent adjustments	69,107	71,461	94,936	96,581	94,672	-3.29	-42.54
Applicable income taxes (tax equivalent).....	105,418	82,985	115,106	152,451	148,435	27.03	-29.20
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	342,058	242,881	331,151	443,599	454,918	40.83	55.10
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	342,058	242,881	331,151	443,599	454,918	40.83	55.10
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	342,058	242,881	331,151	443,599	454,918	40.83	55.10
Investment securities income (tax equivalent).....	297,833	317,091	419,134	444,081	410,679	-6.07	-14.66
US Treasury and agency securities (excluding mortgage-backed securities)	21,287	21,325	27,533	56,168	62,756	-0.18	-61.94
Mortgage-backed securities	32,981	45,808	59,203	59,794	22,405	-28.00	58.14
All other securities	243,565	249,958	332,398	328,119	325,518	-2.56	-10.52
Cash dividends declared.....	145,998	136,778	182,600	185,069	173,512	6.74	36.95
Common	140,510	134,762	180,584	177,006	165,449	4.27	39.72
Preferred	5,488	2,016	2,016	8,063	8,063	172.22	-9.24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	275,570	262,543	352,434	359,769	345,975
Fiduciary activities income	86,081	75,146	99,998	99,298	99,526
Service charges on deposit accounts - domestic	55,920	56,347	75,656	84,451	80,996
Trading revenue.....	9,730	13,290	15,807	9,346	7,692
Investment banking fees and commissions.....	38,397	36,323	49,119	47,729	38,100
Insurance activities revenue.....	39,941	38,693	50,417	52,850	49,431
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,904	45	-484	5,719	5,350
Other non-interest income.....	43,597	42,699	61,921	60,376	64,880
Total overhead expenses	643,273	629,026	851,883	833,504	776,771
Personnel expense.....	357,850	347,504	469,947	469,022	435,771
Net occupancy expense.....	108,763	103,063	139,285	123,921	111,988
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	544	710	918	1,168	1,424
Other operating expenses.....	176,116	177,749	241,733	239,393	227,588
Fee income on mutual funds and annuities.....	9,410	7,426	10,207	9,677	10,226
Memoranda					
Assets under management in proprietary mutual funds and annuities	4,196,001	4,336,794	4,165,934	4,977,591	4,090,856
Number of equivalent employees	4,568	4,723	4,685	4,659	4,370
Average personnel expense per employee.....	78.34	73.58	100.31	100.67	99.72
Average assets per employee.....	9,759.25	7,731.90	7,999.91	6,834.69	7,140.27

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	3.41	2.14	71	2.83	2.09	66	2.90	2.02	67	2.69	2.72	55	2.96	3.08
Overhead expenses / Net Interest Income + non-interest income	62.96	58.85	68	63.02	62.06	59	64	62.28	61	61	61.29	53	59.42	60.88
Percent of Average Assets														
Total overhead expense	1.92	2.21	33	2.30	2.59	39	2.27	2.57	37	2.62	2.69	52	2.49	2.71
Personnel expense.....	1.07	1.23	33	1.27	1.30	49	1.25	1.30	48	1.47	1.41	54	1.40	1.44
Net occupancy expense.....	0.33	0.24	86	0.38	0.26	89	0.37	0.26	87	0.39	0.28	85	0.36	0.28
Other operating expenses.....	0.53	0.72	23	0.65	0.95	26	0.65	0.94	26	0.76	0.97	34	0.73	0.97
Overhead less non-interest income	1.10	1.08	45	1.34	1.27	56	1.33	1.25	52	1.49	1.32	57	1.38	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	58.97	58.34	48	58.81	61.60	45	59.73	61.82	46	56.97	60.64	40	55.41	60.37
Personnel expense.....	32.81	32.89	44	32.49	32.31	47	32.95	32.36	47	32.06	32.39	48	31.08	32.51
Net occupancy expense.....	9.97	6.26	93	9.64	6.55	90	9.77	6.58	90	8.47	6.52	84	7.99	6.48
Other operating expenses.....	16.20	18.68	34	16.68	22.16	26	17.01	22.28	27	16.44	21.20	23	16.34	20.90
Total non-interest income	25.26	28.20	46	24.55	28.52	45	24.71	28.83	44	24.59	29.23	49	24.68	28.50
Fiduciary activities income	7.89	2.27	91	7.03	2.06	90	7.01	2.09	90	6.79	1.97	90	7.10	2.14
Service charges on domestic deposit accounts	5.13	3.25	80	5.27	3.23	83	5.31	3.27	82	5.77	3.88	75	5.78	4.15
Trading revenue.....	0.89	0.68	75	1.24	1.37	70	1.11	1.28	70	0.64	1.18	57	0.55	0.85
Investment banking fees and commissions.....	3.52	2.46	76	3.40	2.59	76	3.44	2.46	76	3.26	3.54	74	2.72	3.42
Insurance activities revenue.....	3.66	0.38	95	3.62	0.41	94	3.54	0.41	94	3.61	0.47	92	3.53	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.17	3.64	12	0	3.74	12	-0.03	3.92	7	0.39	1.86	24	0.38	1.61
Other non-interest income.....	4	9.39	15	3.99	9.49	14	4.34	9.65	20	4.13	10.04	13	4.63	9.86
Overhead less non-interest income	33.71	29.67	55	34.26	31.97	55	35.02	31.93	54	32.38	31.06	44	30.73	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	8.11	21.49	3	3.54	18.64	6	4.52	18.63	5	9.37	20.56	2	8.91	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.56	23.11	61	25.47	22.16	75	25.79	21.18	84	25.58	23.23	77	24.60	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	8,614,823	8,341,191	8,364,638	7,407,119	6,823,938	3.28	53.73	
Commercial and industrial loans	5,789,275	8,413,552	7,638,108	5,844,509	5,604,339	-31.19	26.07	
Loans to individuals	474,489	487,635	492,569	505,049	561,559	-2.70	3.14	
Loans to depository institutions and acceptances of other banks	3,310	286	342	632	5,835	1057.34	-36.01	
Agricultural loans	18,847	17,527	23,261	26,451	23,886	7.53	72.47	
Other loans and leases	931,993	964,285	962,395	966,557	1,080,176	-3.35	2.46	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	15,832,737	18,224,476	17,481,313	14,750,317	14,099,733	-13.12	36.70	
Less: Allowance for loan and lease losses	250,150	263,475	263,177	132,167	132,132	-5.06	67.02	
Net loans and leases	15,582,587	17,961,001	17,218,136	14,618,150	13,967,601	-13.24	36.31	
Debt securities that reprice or mature in over 1 year	12,380,680	11,949,029	11,159,813	12,734,137	10,161,766	3.61	6.69	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	27,963,267	29,910,030	28,377,949	27,352,287	24,129,367	-6.51	21.39	
Interest-bearing bank balances	15,601,647	6,655,784	9,758,624	2,849,950	2,641,971	134.41	359.32	
Federal funds sold and reverse repos	14,028	20,500	775	356,373	635,017	-31.57	-59.77	
Debt securities that reprice or mature within 1 year	1,067,612	564,646	1,181,234	522,593	2,288,922	89.08	36.81	
Trading assets	306,009	157,739	156,112	80,751	70,646	94.00	257.67	
Total earning assets	44,952,563	37,308,699	39,474,694	31,161,954	29,765,923	20.49	64.46	
Non-interest-bearing cash and due from depository institutions	694,209	506,254	532,550	580,863	675,948	37.13	23.78	
Premises, fixed assets, and leases	1,023,170	1,055,064	1,046,175	1,011,948	552,330	-3.02	81.29	
Other real estate owned	3,405	850	850	1,084	1,175	300.59	57.78	
Investment in unconsolidated subsidiaries	4,990	5,024	4,997	5,009	5,056	-0.68	-18.89	
Intangible and other assets	1,296,891	1,294,176	1,369,266	1,336,032	1,369,733	0.21	10.68	
Total assets	47,975,070	40,169,907	42,428,372	34,096,890	32,370,165	19.43	61.86	
Quarterly average assets	46,466,852	38,905,096	40,364,953	32,972,259	31,421,264	19.44	61.32	
Average loans and leases (YTD)	17,016,426	16,863,640	17,125,891	14,430,288	13,607,343	0.91	47.99	
Memoranda								
Loans held-for-sale	0	0	0	0	0			
Loans not held-for-sale	15,832,737	18,224,476	17,481,313	14,750,317	14,099,733	-13.12	36.70	
Real estate loans secured by 1–4 family	1,506,425	1,417,561	1,441,832	1,317,497	1,219,472	6.27	48.23	
Commercial real estate loans	7,082,272	6,888,183	6,894,465	6,048,644	5,573,151	2.82	55.80	
Construction and land development	1,591,511	1,609,877	1,547,233	1,616,114	1,585,250	-1.14	29.03	
Multifamily	263,495	396,427	364,906	226,887	132,348	-33.53	185.95	
Nonfarm nonresidential	5,227,266	4,881,879	4,982,326	4,205,643	3,855,553	7.07	62.34	
Real estate loans secured by farmland	26,126	35,447	28,341	40,978	31,315	-26.30	-37.80	
Total investment securities	13,448,292	12,513,675	12,341,047	13,256,730	12,450,688	7.47	8.59	
U.S. Treasury securities	1,685,221	1,124,964	1,119,633	1,948,134	3,427,690	49.80	-61.26	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	8,742,768	8,693,760	8,703,451	8,568,641	8,189,022	0.56	21.77	
Mortgage-backed securities	3,018,803	2,693,451	2,516,463	2,738,455	832,476	12.08	253.42	
Asset-backed securities	0	0	0	0	0			
Other debt securities	1,500	1,500	1,500	1,500	1,500	0.00	11.11	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	11,688,864	10,562,131	10,395,214	11,226,725	11,344,631	10.67	15.50	
U.S. Treasury securities	1,685,221	1,124,964	1,119,633	1,948,134	3,427,690	49.80	-58.89	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	7,512,489	7,273,006	7,287,902	7,070,997	7,087,202	3.29	45.28	
Mortgage-backed securities	2,491,154	2,164,161	1,987,679	2,207,594	829,739	15.11	193.23	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	66,139	107,311	107,063	18,670	10,896	-38.37	6.73	
Available-for-sale securities appreciation (depreciation)	500,386	689,793	710,165	391,823	-23,125	-27.46	37.42	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	5,474,286	4,465,473	5,097,339	3,915,449	3,820,203	22.59	64.28	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	17,281,275	14,922,780	15,157,766	10,943,466	11,073,502	15.80	67.42
NOW, ATS and transaction accounts	562,798	399,119	427,415	439,029	598,896	41.01	61.97
Time deposits less brokered deposits < \$250K	682,367	724,458	713,587	736,884	612,775	-5.81	
MMDA and other savings accounts	20,786,421	17,121,262	18,330,532	15,218,309	14,690,094	21.41	52.16
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	39,312,861	33,167,619	34,629,300	27,337,688	26,975,267	18.53	59.32
Time deposits of \$250K or more	429,598	407,759	427,548	371,712	249,945	5.36	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	2,227,229	1,608,667	2,116,997	1,695,342	1,367,548	38.45	176.91
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	0	0	20,666	0		
Other borrowings w/remaining maturity over 1 year	0	0	0	303,022	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	2,656,827	2,016,426	2,544,545	2,390,742	1,617,493	31.76	107.74
Trading liabilities	253,603	72,605	80,152	31,770	44,787	249.29	325.86
Subordinated notes and debentures + trust preferred securities	235,539	235,324	235,378	235,164	234,950	0.09	-0.23
Other liabilities	1,143,878	592,907	645,981	189,858	128,751	92.93	401.42
Total liabilities	43,602,708	36,084,881	38,135,356	30,185,222	29,001,248	20.83	64.68
Equity Capital							
Perpetual preferred stock (including surplus)	145,452	0	145,452	144,486	144,486		0.67
Common stock	642	642	642	642	642	0.00	0.78
Common surplus	1,004,924	991,477	997,168	983,250	967,304	1.36	11.00
Retained earnings	2,920,074	2,724,681	2,750,723	2,667,534	2,440,002	7.17	50.32
Accumulated other comprehensive income	350,283	505,145	512,970	267,370	-63,600	-30.66	62.53
Other equity capital components	-49,013	-136,919	-113,939	-151,614	-119,917		
Total holding company equity capital	4,372,362	4,085,026	4,293,016	3,911,668	3,368,917	7.03	38.29
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,372,362	4,085,026	4,293,016	3,911,668	3,368,917	7.03	38.29
Total liabilities and capital	47,975,070	40,169,907	42,428,372	34,096,890	32,370,165	19.43	61.86
Memoranda							
Non-interest-bearing deposits	17,281,275	14,922,780	15,157,766	10,943,466	11,073,502	15.80	67.42
Interest-bearing deposits	22,461,184	18,652,598	19,899,082	16,765,934	16,151,710	20.42	51.48
Total deposits	39,742,459	33,575,378	35,056,848	27,709,400	27,225,212	18.37	58.03
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,293,016	3,911,668	3,911,668	3,368,917	3,297,863		
Accounting restatements	0	-29,252	-29,252	-14,672	-2,285		
Net income	342,058	242,881	331,151	443,599	454,918		
Net sale of new perpetual preferred stock	0	-150,000	-4,548	0	0		
Net sale of new common stock	37,810	7,544	12,557	20,770	31,647		
Sale of treasury stock	1,749	6,961	10,307	0	0		
Less: Purchase of treasury stock	1,342	14,000	15,785	68,793	101,010		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	145,998	136,778	182,600	185,069	173,512		
Change in other comprehensive income	-162,687	237,775	245,600	330,970	-152,647		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	7,756	8,227	13,918	15,946	13,943		
Holding company equity capital, ending balance	4,372,362	4,085,026	4,293,016	3,911,668	3,368,917		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	17.96	36.06	15	20.76	36.66	21	19.71	36.22	19	21.72	37.78	22	21.08	37.19	21
Commercial and industrial loans	12.07	11.11	62	20.94	14.40	80	18	13.52	72	17.14	12.02	76	17.31	12.85	72
Loans to individuals	0.99	3.60	42	1.21	3.57	46	1.16	3.40	46	1.48	4.20	46	1.73	4.31	47
Loans to depository institutions and acceptances of other banks	0.01	0.02	77	0	0.03	63	0	0.03	65	0	0.04	63	0.02	0.05	73
Agricultural loans.....	0.04	0.21	51	0.04	0.20	51	0.05	0.19	57	0.08	0.24	58	0.07	0.30	58
Other loans and leases.....	1.94	4.26	30	2.40	4.66	34	2.27	4.63	30	2.83	5.01	38	3.34	5	41
Net loans and leases.....	32.48	58.81	9	44.71	63	12	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14
Debt securities over 1 year.....	25.81	18.32	74	29.75	14.80	94	26.30	15.55	91	37.35	14.60	98	31.39	14.63	95
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	58.29	78.17	7	74.46	79.07	22	66.88	78.16	13	80.22	79.65	30	74.54	79.97	19
Interest-bearing bank balances	32.52	9.37	96	16.57	6.40	94	23	7.51	96	8.36	3.06	89	8.16	3.04	90
Federal funds sold and reverse repos	0.03	0.53	66	0.05	0.80	72	0	0.82	58	1.05	1.57	79	1.96	1.66	81
Debt securities 1 year or less	2.23	1.51	73	1.41	1.85	53	2.78	1.68	79	1.53	1.91	57	7.07	1.96	90
Trading assets	0.64	0.58	75	0.39	1.04	51	0.37	1.01	51	0.24	1.19	50	0.22	1.33	62
Total earning assets.....	93.70	91.57	74	92.88	90.87	72	93.04	91.05	73	91.39	89.53	69	91.95	89.74	72
Non-interest cash and due from depository institutions.....	1.45	0.99	86	1.26	1.03	68	1.26	1.07	64	1.70	1.14	86	2.09	1.21	94
Other real estate owned.....	0.01	0.01	47	0	0.03	21	0	0.02	21	0	0.03	20	0	0.04	16
All other assets.....	4.85	7.39	21	5.86	8.03	25	5.71	7.82	25	6.90	9.27	23	5.96	8.98	21
Memoranda															
Short-term investments	34.77	12.31	94	18.03	10.21	82	25.79	11.17	89	10.94	7.63	74	17.19	7.80	84
U.S. Treasury securities.....	3.51	1.18	82	2.80	0.91	81	2.64	0.84	82	5.71	1.03	94	10.59	1.04	97
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	18.22	1.70	98	21.64	1.60	98	20.51	1.69	98	25.13	1.34	99	25.30	1.62	99
Mortgage-backed securities	6.29	13.46	20	6.71	11.20	26	5.93	11.75	19	8.03	11.44	30	2.57	11.13	7
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	22	0	0.40	26	0	0.42	27	0	0.39	26	0	0.41	26
Loans held-for-sale.....	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	33	58.34	9	45.37	63.22	12	41.20	61.72	11	43.26	63.50	14	43.56	63.93	14
Real estate loans secured by 1–4 family	3.14	11.57	13	3.53	12.28	15	3.40	11.91	16	3.86	13.29	15	3.77	13.46	15
Revolving	1	1.44	47	1.08	1.72	42	1.07	1.66	44	1.10	2.07	37	1.04	2.27	34
Closed-end, secured by first liens	0.87	9.73	8	0.99	10.10	9	0.92	9.81	9	1.23	10.69	10	1.26	10.57	9
Closed-end, secured by junior liens	1.27	0.19	94	1.45	0.24	95	1.41	0.22	95	1.53	0.28	94	1.47	0.31	94
Commercial real estate loans	14.76	22.35	28	17.15	22.30	34	16.25	22.22	32	17.74	22.23	39	17.22	21.58	40
Construction and land development.....	3.32	3.40	52	4.01	3.47	60	3.65	3.40	56	4.74	3.44	68	4.90	3.51	68
Multifamily.....	0.55	3.32	13	0.99	3.10	23	0.86	3.12	20	0.67	3.01	18	0.41	2.72	15
Nonfarm nonresidential	10.90	14.65	33	12.15	14.72	39	11.74	14.72	37	12.33	14.69	42	11.91	14.44	42
Real estate loans secured by farmland.....	0.05	0.35	44	0.09	0.33	51	0.07	0.33	47	0.12	0.36	56	0.10	0.41	55

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	54.41	60.51	35	45.77	56.15	27	47.85	57.15	28	50.22	57.46	38	48.40	56.49	38
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	54.41	60.51	35	45.77	56.15	27	47.85	57.15	28	50.22	57.46	38	48.40	56.49	38
Real estate loans secured by 1–4 family.....	9.51	20	21	7.78	19.51	16	8.25	19.43	18	8.93	20.75	17	8.65	21.10	16
Revolving	3.03	2.47	61	2.38	2.66	47	2.59	2.64	52	2.55	3.15	46	2.39	3.50	40
Closed-end.....	6.49	17.35	17	5.40	16.64	16	5.66	16.59	16	6.39	17.39	16	6.26	17.39	16
Commercial real estate loans	44.73	37.13	57	37.80	33.63	53	39.44	34.63	55	41.01	33.52	60	39.53	32.14	57
Construction and land development.....	10.05	5.69	80	8.83	5.18	77	8.85	5.26	78	10.96	5.09	88	11.24	5.20	87
1–4 family.....	1.50	1.19	63	1.01	0.94	61	1.11	0.93	62	1.11	0.94	65	1.28	1.02	65
Other	8.56	4.46	86	7.82	4.09	85	7.74	4.19	83	9.84	4.02	92	9.96	4.05	94
Multifamily.....	1.66	5.41	18	2.18	4.78	29	2.09	4.96	26	1.54	4.69	20	0.94	4.10	15
Nonfarm nonresidential	33.02	24.45	70	26.79	22.19	62	28.50	22.93	63	28.51	22.15	66	27.34	21.40	60
Owner-occupied.....	11.52	8.31	69	8.62	7.46	59	9.52	7.68	63	9.73	7.72	61	9.35	8.03	59
Other.....	21.50	15.83	71	18.17	14.52	62	18.98	14.95	62	18.78	14.34	67	17.99	13.38	65
Real estate loans secured by farmland.....	0.17	0.61	51	0.19	0.52	57	0.16	0.54	54	0.28	0.55	61	0.22	0.63	57
Loans to depository institutions and acceptances of other banks.....	0.02	0.03	78	0	0.06	65	0	0.06	68	0	0.11	65	0.04	0.12	73
Commercial and industrial loans	36.57	19.45	90	46.17	22.98	96	43.69	22.17	95	39.62	19.53	90	39.75	20.32	89
Loans to individuals	3	6.58	52	2.68	6.23	48	2.82	6.13	51	3.42	7.13	49	3.98	7.36	52
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.12	0.38	56	0.10	0.31	55	0.13	0.32	62	0.18	0.37	66	0.17	0.46	63
Other loans and leases.....	5.89	8.42	57	5.29	9.11	48	5.51	9.09	49	6.55	9.85	49	7.66	9.66	54
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	237.04	383.43	19	260.43	387.92	23	245.77	381.27	23	236.35	391.26	26	233.77	379.80	27
Real estate loans secured by 1–4 family.....	41.45	124.74	15	44.26	130.23	17	42.36	125.03	17	42.04	138.18	14	41.78	137.84	12
Revolving	13.18	15.53	53	13.56	18.32	48	13.31	17.42	49	11.98	21.26	36	11.55	23.33	34
Closed-end.....	28.27	107.54	14	30.70	110.40	16	29.06	106.14	14	30.06	115.20	14	30.23	112.79	14
Commercial real estate loans	194.87	238.58	35	215.06	237.16	44	202.58	234.65	38	193.01	229.44	39	190.92	219.72	44
Construction and land development.....	43.79	36.07	62	50.26	36.48	70	45.46	35.62	65	51.57	34.95	70	54.31	35.36	69
1–4 family.....	6.52	7.44	58	5.77	6.64	56	5.70	6.34	55	5.23	6.61	55	6.18	7.04	57
Other	37.27	28.34	65	44.49	28.60	73	39.76	28.16	68	46.34	27.32	75	48.13	27.26	78
Multifamily.....	7.25	35.29	15	12.38	32.93	26	10.72	32.74	23	7.24	31.04	17	4.53	27.85	15
Nonfarm nonresidential	143.83	156.30	45	152.42	156.60	48	146.39	155.06	45	134.20	152.10	43	132.08	147.22	47
Owner-occupied.....	50.18	52.63	52	49.05	52.43	51	48.89	52.37	49	45.79	53.07	48	45.18	54.89	47
Other	93.65	100.99	46	103.37	101.87	51	97.50	100.54	47	88.40	97.41	45	86.90	91.80	51
Real estate loans secured by farmland.....	0.72	3.67	46	1.11	3.43	54	0.83	3.44	46	1.31	3.60	54	1.07	4.02	55
Loans to depository institutions and acceptances of other banks.....	0.09	0.20	78	0.01	0.31	65	0.01	0.28	67	0.02	0.44	62	0.20	0.54	72
Commercial and industrial loans	159.30	116.17	73	262.69	150.16	91	224.43	139.91	85	186.49	122.02	78	191.99	128.82	74
Loans to individuals	13.06	36.56	46	15.23	36.83	48	14.47	37.47	48	16.12	43.51	46	19.24	42.67	48
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.52	2.03	54	0.55	1.99	53	0.68	1.88	60	0.84	2.18	60	0.82	2.72	61
Other loans and leases.....	25.64	47.63	40	30.11	49.92	41	28.28	49.54	37	30.84	52.44	39	37	51.79	44
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.25	29.25	57	29.18	26.62	51	29.92	27.32	53	31.28	26.45	59	30.17	24.79	60
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	144.86	187.63	37	166.01	186.45	40	153.69	183.76	38	147.21	178.57	40	145.74	167.93	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	195.04	244.92	35	215.06	243.47	40	202.58	240.85	38	193.01	236.10	37	190.92	225.98	43

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	34.77	12.31	94	18.03	10.21	82	25.79	11.17	89	10.94	7.63	74	17.19	7.80	84
Liquid assets	44.44	29.12	87	27.78	24.65	66	33.20	26.22	75	25.09	22.44	68	25.59	22.72	72
Investment securities	28.03	20.37	72	31.15	17.19	89	29.09	17.85	87	38.88	16.99	96	38.46	17.27	95
Net loans and leases	32.48	58.81	9	44.71	63	12	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14
Net loans, leases and standby letters of credit	32.97	59.61	6	45.39	63.89	12	41.18	62.48	11	43.72	64.84	12	44.04	65.07	13
Core deposits	81.94	75.52	74	82.57	69.20	94	81.62	70.67	87	80.18	63.09	90	83.33	62.13	96
Noncore funding	5.54	10.15	37	5.02	15.53	16	6	14.13	24	7.01	19.36	15	5	21.34	7
Time deposits of \$250K or more	0.90	1.67	31	1.02	2.35	25	1.01	2.11	27	1.09	2.94	19	0.77	2.89	15
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	4.64	1.19	87	4	1.44	84	4.99	1.47	86	4.97	1.94	84	4.22	1.97	80
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	4.61	0.54	95	3.95	0.59	95	4.99	0.54	95	3.93	0.48	93	2.26	0.54	83
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0	1.75	4	0	1.24	7	0.06	3.01	14	0	3.67	2
Earning assets that reprice within 1 year	54.63	38.80	87	42.56	38.76	58	48.92	39.38	76	41.33	39.29	53	48.67	40.29	77
Interest-bearing liabilities that reprice within 1 year	1.87	6.64	9	2.47	8.86	9	2.31	8.20	10	2.62	10.19	8	2.01	10.01	6
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	52.76	30.83	92	40.10	27.76	79	46.61	29.11	88	38.71	26.63	84	46.66	27.38	90
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-50.15	-3.31	1	-17.47	6.19	4	-29.59	3.20	2	-4.89	14.45	6	-16.36	16.62	2
Net short-term noncore funding dependence	-50.44	-9.17	5	-17.62	-2.71	13	-29.76	-4.76	6	-6.26	3.38	17	-16.61	4.66	10
Short-term investment / Short-term noncore funding	647.50	304.29	86	367.71	149.65	87	438.49	184.19	88	184.99	77.77	83	357.04	66.46	95
Liquid assets - short-term noncore funding / Nonliquid assets	70.32	36.72	87	31.68	24.47	69	40.89	28.18	75	25.60	16.97	75	27.92	16.04	81
Net loans and leases / Total deposits	39.21	73.05	4	53.49	82.06	8	49.11	79.43	6	52.76	90.31	4	51.30	90.08	4
Net loans and leases / Core deposits	39.64	78.83	3	54.15	92.26	3	49.72	88.34	3	53.47	103.93	2	51.78	105	1
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.92	0.50	87	3.57	1.73	77	3.34	1.57	78	0.62	0.72	56	0.39	-0.82	92
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	14.52	1.06	99	22.97	4.54	98	22.17	4.31	99	13.05	1.36	98	-0.83	-1.98	78
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	13.08	13.65	58	15.60	11.41	64	15.77	11.38	64	15.31	12.67	62	8.88	16.19	44
Available-for-sale securities	86.92	84.59	41	84.40	86.72	35	84.23	87.23	35	84.69	85.40	38	91.12	81.88	61
U.S. Treasury securities	12.53	6.01	81	8.99	5.26	78	9.07	4.72	79	14.70	6.15	80	27.53	6.99	89
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	65.01	8.38	99	69.47	9.87	99	70.52	9.83	99	64.64	7.75	99	65.77	9.16	99
Mortgage-backed securities	22.45	66.09	7	21.52	66.61	6	20.39	66.64	6	20.66	67.43	8	6.69	65.45	4
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.01	3.01	22	0.01	2.93	23	0.01	3.01	24	0.01	2.94	23	0.01	2.79	22
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	7.94	8.18	58	4.51	11.25	26	9.57	10.55	55	3.94	11.86	27	18.38	11.91	78
Debt securities 1 to 5 years	20.69	17.39	61	18.80	17.70	56	18.17	17.03	55	11.97	17.94	48	16.56	19.18	53
Debt securities over 5 years	71.37	72.07	41	76.69	68.10	56	72.26	69.86	48	84.08	66.02	70	65.06	64.73	40
Pledged securities	40.71	33.37	63	35.68	37.16	49	41.30	35.67	58	29.54	30.57	52	30.68	33.30	50
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	130.40	64.27	78	74.03	124.80	47	193.40	183.32	64	-33	26.69	8	15	6.77	66
Investment securities	7.47	32.48	23	-6.60	20.30	11	-6.91	23.62	12	6.47	11.75	51	4.82	9.42	54
Core deposits	18.53	16.96	64	23.48	26	50	26.67	26.88	55	1.34	11.23	13	1.03	7.29	26
Noncore funding	31.76	-21.64	96	6.77	-6.57	70	6.43	-12.18	72	47.81	6.59	89	17.08	10.67	70

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			9,800,986	9,076,290	8,354,820
Commit: Secured commercial real estate loans	1,996,510	1,695,785	1,642,622	2,037,326	1,828,123
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	10,170	0	0
Securities underwriting	233,759	270,394	253,118	290,203	289,094
Standby letters of credit	3,285	12,482	14,438	2,042	6,049
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	15,062	27,883	6,956	29,035	24,698
Credit derivatives - notional amount (holding company as guarantor)	0	16,492	16,373	16,833	17,272
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	15,062	44,375	23,329	45,868	41,970
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	405,163	306,171	356,601	107,835	122,791
Purchased options contracts (interest rate)	405,163	306,171	356,601	107,835	122,791
Interest rate swaps	2,252,420	2,389,561	2,350,069	2,261,413	2,390,886
Futures and forward foreign exchange	1,037	0	0	9,286	28,354
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	805,936	128,197	255,309	70,904	79,222
Purchased options contracts (commodity and other)	805,936	128,197	255,309	70,904	79,222
Commodity and other swaps	704,694	328,494	409,119	294,731	257,169

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						23.10	22.01	58	26.62	23.52	65	25.81	24.05	63	
Standby letters of credit	0.49	0.66	49	0.67	0.72	62	0.60	0.71	57	0.85	0.84	64	0.89	0.92	63
Commercial and similar letters of credit	0.01	0.02	57	0.03	0.02	78	0.03	0.02	79	0.01	0.02	53	0.02	0.02	63
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.24	58	0.07	0.39	58	0.02	0.35	54	0.09	0.42	61	0.08	0.52	61
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0.04	0.33	64	0.04	0.30	63	0.05	0.52	64	0.05	0.75	65
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.13	73	0.11	0.35	75	0.05	0.30	72	0.13	0.45	77	0.13	0.69	78
Derivative contracts	11.21	47.31	36	8.93	51.49	25	9.39	48.62	25	8.57	68.47	24	9.52	65.81	32
Interest rate contracts	6.38	35.15	24	7.47	36.10	22	7.22	34.36	21	7.26	47.31	22	8.14	43.84	31
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.84	1.69	57	0.76	2.33	47	0.84	2.18	50	0.32	2.47	42	0.38	2.16	47
Purchased options contracts (interest rate)	0.84	1.29	72	0.76	1.45	68	0.84	1.46	70	0.32	2.65	57	0.38	2.32	61
Interest rate swaps	4.69	20.27	28	5.95	20.71	25	5.54	20.83	24	6.63	28.86	26	7.39	26.74	34
Foreign exchange contracts	0	6.12	53	0	5.79	25	0	6.01	25	0.03	10.12	49	0.09	10.92	49
Futures and forward foreign exchange contracts	0	3.76	55	0	3.70	26	0	3.47	25	0.03	5.23	50	0.09	5.22	51
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	4.83	0.91	89	1.46	1.80	83	2.17	1.86	84	1.28	3.32	79	1.28	4.08	78
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	1.68	0.31	90	0.32	0.54	83	0.60	0.52	88	0.21	0.98	80	0.24	1.48	79
Purchased options contracts (commodity and other)	1.68	0.21	91	0.32	0.38	84	0.60	0.37	89	0.21	0.94	80	0.24	1.29	80
Commodity and other swaps	1.47	0.30	87	0.82	0.31	86	0.96	0.32	86	0.86	0.38	84	0.79	0.40	85
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						57.23	42.82	75	62.90	45.53	76	61.40	44.93	76	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	5,380,349	3,586,791	3,983,008	2,922,908	3,080,435
Interest rate contracts	3,062,746	3,001,903	3,063,271	2,477,083	2,636,468
Foreign exchange contracts.....	1,037	0	0	9,286	28,354
Equity, commodity, and other contracts	2,316,566	584,888	919,737	436,539	415,613
Derivatives Position					
Futures and forwards	1,037	0	0	9,286	28,354
Written options	1,211,099	434,368	611,910	178,739	202,013
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,211,099	434,368	611,910	178,739	202,013
Purchased options	1,211,099	434,368	611,910	178,739	202,013
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,211,099	434,368	611,910	178,739	202,013
Swaps	2,957,114	2,718,055	2,759,188	2,556,144	2,648,055
Held for trading.....	5,377,591	3,582,755	3,979,284	2,912,790	3,065,609
Interest rate contracts	3,059,988	2,997,867	3,059,547	2,466,965	2,621,642
Foreign exchange contracts.....	1,037	0	0	9,286	28,354
Equity, commodity, and other contracts	2,316,566	584,888	919,737	436,539	415,613
Non-traded.....	2,758	4,036	3,724	10,118	14,826
Interest rate contracts	2,758	4,036	3,724	10,118	14,826
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,195,391	3,213,290	3,410,800	2,796,993	2,945,090
One year or less	1,311,130	1,179,801	1,490,848	1,014,689	1,093,320
Over 1 year to 5 years	1,791,580	980,644	850,414	790,218	688,861
Over 5 years	1,092,681	1,052,845	1,069,538	992,086	1,162,909
Gross negative fair value (absolute value)	253,662	72,772	80,286	31,908	44,986
Gross positive fair value.....	280,717	131,931	131,657	56,459	46,766
Held for trading.....	280,717	131,931	131,657	56,453	46,560
Non-traded.....	0	0	0	6	206
Current credit exposure on risk-based capital derivative contracts	239,392	121,782	129,079	60,524	47,786
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	56.92	94.10	7	83.69	94.62	16	76.91	94.10	14	84.75	93.44	20	85.59	92.91	23
Percent of Notional Amount															
Interest rate contracts	0.02	3.22	52	0	3.07	25	0	3.49	25	0.32	3.20	52	0.92	3.39	58
Foreign exchange contracts	43.06	1.21	97	16.31	1.18	96	23.09	1.17	96	14.94	1.64	92	13.49	1.93	92
Futures and forwards	0.02	12.59	19	0	14.59	8	0	14.05	7	0.32	13.49	16	0.92	12.78	22
Written options	22.51	7.18	86	12.11	8.60	71	15.36	8.18	78	6.12	5.91	62	6.56	6.60	62
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	22.51	6.91	86	12.11	8.13	73	15.36	7.73	79	6.12	5.10	66	6.56	5.49	67
Purchased options	22.51	3.41	95	12.11	3.51	84	15.36	3.42	90	6.12	4.42	69	6.56	4.19	70
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	22.51	3.01	96	12.11	2.98	86	15.36	2.86	92	6.12	3.35	74	6.56	3.20	75
Swaps	54.96	71.71	25	75.78	67.37	49	69.27	68.76	42	87.45	69.75	62	85.96	70.34	57
Held for trading	99.95	40.70	92	99.89	43.02	93	99.91	43.53	93	99.65	44.16	93	99.52	46.31	91
Interest rate contracts	56.87	34.66	59	83.58	36.62	85	76.81	36.62	77	84.40	37.24	83	85.11	38.40	80
Foreign exchange contracts	0.02	1.55	67	0	1.45	32	0	1.60	32	0.32	1.60	65	0.92	1.85	69
Equity, commodity, and other contracts	43.06	0.61	99	16.31	0.68	97	23.09	0.68	97	14.94	0.83	95	13.49	1.14	95
Non-traded	0.05	59.30	7	0.11	56.98	6	0.09	56.47	6	0.35	55.84	6	0.48	53.69	8
Interest rate contracts	0.05	56.22	7	0.11	54.32	6	0.09	53.82	7	0.35	52.22	7	0.48	50.60	10
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	77.98	91.91	17	89.59	90.28	33	85.63	91.48	25	95.69	93.86	41	95.61	94.47	43
One year or less	24.37	27.90	58	32.89	31.66	60	37.43	32.05	67	34.72	32.17	58	35.49	32.51	64
Over 1 year to 5 years	33.30	29.78	58	27.34	27.15	55	21.35	27.06	47	27.04	30.45	50	22.36	31.16	35
Over 5 years	20.31	29.19	41	29.35	28.15	56	26.85	29.56	50	33.94	28.09	58	37.75	28.71	62
Gross negative fair value (absolute value)	4.71	1.18	95	2.03	1.65	65	2.02	1.55	68	1.09	0.83	65	1.46	0.72	94
Gross positive fair value	5.22	1.59	97	3.68	2.48	70	3.31	2.23	75	1.93	1.19	80	1.52	0.85	90
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.05	81	0.02	0.07	43	0.03	0.07	46	0.01	0.06	43	0.02	0.06	50
Gross positive fair value (X)	0.08	0.06	75	0.04	0.10	39	0.04	0.09	41	0.02	0.07	39	0.02	0.06	49
Held for trading (X)	0.08	0.05	80	0.04	0.07	53	0.04	0.07	56	0.02	0.06	53	0.02	0.05	64
Non-traded (X)	0	0.01	5	0	0.02	5	0	0.02	4	0	0.01	10	0	0.01	9
Current credit exposure (X)	0.07	0.05	75	0.04	0.07	46	0.04	0.06	48	0.02	0.05	44	0.02	0.04	61
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.97	0.59	79	0.52	0.91	46	0.54	0.85	50	0.26	0.73	45	0.22	0.53	61

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	263,177	132,167	132,167	132,132	155,364
Gross losses	19,742	102,396	122,531	51,032	59,975
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	14,117	12,526	19,095	17,308	15,130
Net losses	5,625	89,870	103,436	33,724	44,845
Provision for loan and lease losses	-7,402	223,743	237,011	33,759	21,613
Adjustments	0	-2,565	-2,565	0	0
Ending balance	250,150	263,475	263,177	132,167	132,132
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.02	-0.12	69	0.82	0.66	72	0.63	0.51	69	0.11	0.15	47	0.07	0.14
Provision for loan and lease losses / Average loans and leases	-0.06	-0.21	69	1.77	1.06	83	1.38	0.82	83	0.23	0.24	59	0.16	0.24
Provision for loan and lease losses / Net loan and lease losses	-131.59	-65.12	39	248.96	587.54	23	229.14	487.86	28	100.10	130.58	29	48.19	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58	1.32	74	1.45	1.58	47	1.51	1.58	50	0.90	0.83	55	0.94	0.90
Allowance for loan and lease losses / Total loans and leases	1.58	1.30	75	1.45	1.55	48	1.51	1.55	51	0.90	0.81	56	0.94	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	33.35	17.40	82	2.20	11.29	4	2.54	11.58	5	3.92	8.03	42	2.95	7.54
Allowance for loan and lease losses / Nonaccrual assets	438.44	330.05	78	287.71	301.93	63	428.29	299.17	76	129.19	218.72	36	179.19	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	309.67	271.93	70	207	249.38	46	347.48	244.34	76	120.46	151.73	48	140.26	160.51
Gross loan and lease losses / Average loans and leases	0.15	0.20	50	0.81	0.35	87	0.72	0.34	87	0.35	0.28	70	0.44	0.30
Recoveries / Average loans and leases	0.11	0.08	72	0.10	0.07	73	0.11	0.07	75	0.12	0.08	77	0.11	0.09
Net losses / Average loans and leases	0.04	0.12	32	0.71	0.28	90	0.60	0.27	86	0.23	0.21	64	0.33	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	11.52	25.09	25	24.55	24.77	59	37.42	33.98	64	28.86	36.22	45	31.65	41.30
Earnings coverage of net loan and lease losses (X)	65.95	26.30	81	5.32	20.97	29	5.69	22.91	26	15.81	24.40	51	11.83	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.03	0.02	18	0.06	0.04	70	0.09	0.04	78	0.04	0.01	81	0.03	0.02
Real estate loans secured by 1–4 family	-0.11	-0.01	4	0.02	0.01	65	0.05	0.01	84	0.21	0.01	96	0.12	0.01
Revolving	-0.02	-0.07	43	0.19	0.01	90	0.13	0.01	88	0.29	0.02	94	0.11	0.03
Closed-end	-0.15	-0.01	1	-0.06	0.01	9	0.01	0	66	0.17	0	96	0.13	0.01
Commercial real estate loans	-0.01	0.04	14	0.07	0.06	66	0.10	0.07	71	0.01	0.01	59	0	0.01
Construction and land development	-0.01	0.01	32	0.28	0	96	0.21	0	95	0	-0.01	39	0.02	-0.03
1–4 family	0	0	14	0	0	20	0	0	24	0	0	22	0	-0.01
Other	-0.01	0.01	31	0.28	0	97	0.21	0	96	0	-0.01	41	0.02	-0.02
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential	-0.01	0.05	14	0	0.08	26	0.07	0.11	56	0.01	0.02	59	0	0.02
Owner-occupied	0	0.01	65	0	0.02	18	0.03	0.02	73	0	0.01	61	0	0.01
Other	-0.02	0.04	10	0	0.05	43	0.05	0.08	61	0.01	0.01	70	0	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.04	0.19	31	1.26	0.46	88	1.12	0.47	88	0.27	0.37	48	0.63	0.31
Loans to individuals	0.40	0.72	40	0.70	1.25	41	0.58	1.13	35	1.55	1.17	70	0.54	1.16
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0.61	0.09	93	0.57	0.14	90	0.76	0.15	92	0.69	0.15	91	0.44	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		71,593		96,936		88,598		50,785		59,595					
90+ days past due loans and leases		23,725		35,706		14,289		7,421		20,468					
Nonaccrual loans and leases		57,055		91,578		61,449		102,302		73,739					
Total past due and nonaccrual loans and leases		152,373		224,220		164,336		160,508		153,802					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		5,072		5,211		7,395		5,576		0					
Total restructured loans and leases		5,072		5,211		7,395		5,576		0					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		1,606		3,932		0		6,098		0					
Other real estate owned		3,405		850		850		1,084		1,175					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.45	0.29	79	0.53	0.37	76	0.51	0.39	72	0.34	0.43	50	0.42	0.44	54
90+ days past due loans and leases	0.15	0.09	81	0.20	0.13	78	0.08	0.12	62	0.05	0.15	46	0.15	0.17	64
Nonaccrual loans and leases	0.36	0.54	32	0.50	0.66	44	0.35	0.66	24	0.69	0.51	72	0.52	0.54	52
90+ days past due and nonaccrual loans and leases	0.51	0.68	42	0.70	0.84	47	0.43	0.85	25	0.74	0.71	56	0.67	0.75	52
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.03	0.12	27	0.03	0.14	22	0.04	0.13	29	0.04	0.14	25	0	0.16	3
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.45	0.29	79	0.53	0.37	76	0.51	0.40	72	0.34	0.43	50	0.42	0.44	54
90+ days past due assets	0.15	0.09	81	0.20	0.13	78	0.08	0.12	62	0.05	0.15	46	0.15	0.18	64
Nonaccrual assets	0.36	0.55	31	0.50	0.67	43	0.35	0.67	24	0.69	0.53	72	0.52	0.57	51
30+ days past due and nonaccrual assets	0.96	1	55	1.23	1.25	57	0.94	1.29	40	1.09	1.19	56	1.09	1.26	52
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.40	18	0.32	0.52	33	0.18	0.52	13	0.32	0.44	40	0.29	0.48	27
90+ days past due and nonaccrual assets + other real estate owned	0.18	0.42	16	0.32	0.55	28	0.18	0.55	12	0.32	0.48	35	0.29	0.52	24
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.13	0.48	11	0.24	0.61	14	0.15	0.60	8	0.32	0.53	25	0.23	0.60	15
Allowance for loan and lease losses	24.81	67.85	14	36.57	66.38	22	23.67	66.66	10	82.84	115.41	38	56.70	118.28	20
Equity capital + allowance for loan and lease losses	1.34	4.12	12	2.22	5.10	19	1.37	4.97	10	2.71	4.28	33	2.14	4.79	20
Tier 1 capital + allowance for loan and lease losses	1.68	4.89	13	2.95	6.26	19	1.80	6.05	11	3.49	5.65	27	2.57	6.16	17
Loans and leases + other real estate owned	0.39	0.82	19	0.53	0.98	21	0.36	0.97	10	0.74	0.85	47	0.53	0.96	22

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.25	0.25	60	0.41	0.35	63	0.33	0.39	53	0.26	0.38	42	0.41	0.42	57
	90+ days past due		0.16	0.12	82	0.18	0.17	80	0.04	0.16	58	0.04	0.16	50	0.10	0.22	59
	Nonaccrual.....		0.21	0.60	22	0.24	0.70	14	0.27	0.76	14	0.14	0.46	16	0.24	0.57	22
Commercial and industrial	30–89 days past due		0.74	0.24	90	0.63	0.24	85	0.72	0.23	89	0.44	0.31	75	0.43	0.30	76
	90+ days past due		0.15	0.02	94	0.23	0.03	95	0.12	0.03	87	0.06	0.05	67	0.21	0.05	88
	Nonaccrual.....		0.60	0.65	56	0.78	0.80	55	0.44	0.75	34	1.56	0.83	81	1	0.76	68
Individuals	30–89 days past due		0.46	0.60	50	1.15	0.74	78	0.88	0.83	58	0.57	0.83	37	0.99	0.84	57
	90+ days past due		0.11	0.08	73	0.12	0.11	71	0.24	0.14	78	0.09	0.17	57	0.17	0.16	72
	Nonaccrual.....		0	0.17	9	0	0.24	19	0	0.28	20	0	0.17	22	0.25	0.23	63
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.50	0.11	90	0.42	0.14	83	0.16	0.18	64	0.25	0.20	65	0.21	0.17	70
	90+ days past due		0.05	0.01	89	0.07	0.01	90	0.03	0.01	86	0.09	0.01	92	0.08	0.01	90
	Nonaccrual.....		0.40	0.13	85	0.60	0.19	83	0.53	0.15	86	0.09	0.13	61	0.02	0.14	43

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.26	0.36	48	0.81	0.51	78	0.55	0.65	55	0.57	0.67	57	0.73	0.71	60
	90+ days past due	0.13	0.25	70	0.23	0.36	74	0.16	0.33	72	0.15	0.31	68	0.21	0.46	66
	Nonaccrual	0.03	0.76	4	0.12	0.91	7	0.07	0.89	7	0.07	0.73	5	0.06	0.86	4
Revolving	30–89 days past due	0.33	0.33	50	0.47	0.40	63	0.26	0.48	33	0.69	0.45	74	0.70	0.50	71
	90+ days past due	0.23	0.03	90	0.17	0.02	88	0.17	0.03	89	0.03	0.05	67	0.31	0.05	92
	Nonaccrual	0.01	1.05	12	0.09	1.28	15	0.08	1.13	15	0.11	1	15	0.05	1.17	10
Closed-end	30–89 days past due	0.22	0.36	46	0.96	0.52	81	0.69	0.65	67	0.53	0.70	47	0.74	0.75	60
	90+ days past due	0.09	0.27	65	0.26	0.41	74	0.16	0.38	70	0.19	0.35	70	0.18	0.53	61
Junior lien	30–89 days past due	0.04	0.71	5	0.14	0.89	10	0.06	0.87	7	0.05	0.70	4	0.07	0.84	5
	90+ days past due	0.10	0.01	97	0.27	0.02	98	0.31	0.02	99	0.24	0.02	98	0.30	0.03	99
	Nonaccrual	0.03	0	96	0.06	0	97	0.04	0	97	0.07	0	97	0.11	0	98
		0	0.04	15	0.04	0.05	51	0	0.04	15	0	0.04	8	0.02	0.06	37
Commercial real estate	30–89 days past due	0.25	0.16	76	0.33	0.21	72	0.29	0.26	67	0.20	0.18	66	0.34	0.17	82
	90+ days past due	0.17	0.01	96	0.17	0.02	93	0.02	0.02	74	0.01	0.03	57	0.08	0.03	82
	Nonaccrual	0.25	0.48	37	0.27	0.53	34	0.32	0.62	31	0.16	0.23	42	0.28	0.28	58
Construction and development	30–89 days past due	0.01	0.15	41	0.06	0.24	39	0.43	0.28	72	0.25	0.28	64	0.08	0.21	39
	90+ days past due	0	0.01	38	0.01	0.01	79	0.01	0.01	81	0.02	0.02	73	0	0.02	31
	Nonaccrual	0.12	0.31	58	0.08	0.32	41	0.14	0.41	53	0.06	0.20	44	0.01	0.19	30
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0.01	0.06	53	0.05	0.06	62
	90+ days past due	0	0	45	0	0	41	0	0	42	0.02	0	88	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.01	0.10	51	0.06	0.17	51	0.43	0.22	78	0.24	0.20	74	0.03	0.13	43
	90+ days past due	0	0	40	0.01	0	87	0.01	0	89	0	0.01	35	0	0.02	33
	Nonaccrual	0.12	0.25	66	0.08	0.26	47	0.14	0.35	58	0.06	0.17	52	0.01	0.15	35
Multifamily	30–89 days past due	0	0.09	26	0.13	0.09	74	0	0.09	22	0	0.08	19	4.69	0.10	99
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.34	0.12	85	0.43	0.21	78	0.27	0.23	65	0.19	0.14	70	0.30	0.17	79
	90+ days past due	0.23	0.01	97	0.24	0.02	93	0.02	0.02	76	0.01	0.03	57	0.11	0.03	86
	Nonaccrual	0.31	0.58	39	0.35	0.68	35	0.40	0.80	36	0.20	0.28	44	0.40	0.30	64
Owner Occupied	30–89 days past due	0.07	0.04	76	0.06	0.07	59	0.01	0.07	28	0.04	0.07	39	0.21	0.09	85
	90+ days past due	0.12	0	96	0.01	0	80	0.01	0	77	0	0.01	26	0.05	0.01	85
	Nonaccrual	0.12	0.20	42	0.15	0.26	34	0.11	0.27	24	0.07	0.16	33	0.07	0.17	31
Other	30–89 days past due	0.26	0.07	86	0.37	0.13	83	0.26	0.14	75	0.15	0.07	82	0.09	0.07	69
	90+ days past due	0.12	0.01	95	0.23	0.01	93	0.02	0.01	81	0.01	0.01	71	0.06	0.01	89
	Nonaccrual	0.19	0.31	48	0.21	0.36	52	0.29	0.44	48	0.13	0.10	65	0.33	0.13	85
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0.30	0.23	72	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	956,554	855,200	883,871	832,278	848,029										
Retained earnings	2,982,383	2,788,334	2,814,424	2,667,534	2,440,002										
Accumulated other comprehensive income (AOCI)	350,283	505,145	512,970	267,370	-63,600										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,289,220	4,148,679	4,211,265	3,767,182	3,224,431										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	637,958	640,506	639,848	642,562	645,557										
Accumulated other comprehensive income-related adjustments	350,283	505,144	512,970	267,370	-63,601										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,300,979	3,003,029	3,058,447	2,857,250	2,642,475										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,300,979	3,003,029	3,058,447	2,857,250	2,642,475										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	145,452	0	145,452	144,486	144,486										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	145,452	0	145,452	144,486	144,486										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	145,452	0	145,452	144,486	144,486										
Tier 1 Capital	3,446,431	3,003,029	3,203,899	3,001,736	2,786,961										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	233,000	233,000	233,000	233,000	233,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	231,841	235,869	236,013	132,667	132,632										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	464,841	468,869	469,013	365,667	365,632										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	464,841	468,869	469,013	365,667	365,632										
Exited advanced approach tier 2 capital															
Total capital	3,911,272	3,471,898	3,672,912	3,367,403	3,152,593										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	46,466,852	38,905,096	40,364,953	32,972,259	31,421,264										
Less: Deductions from common equity tier 1 capital	637,958	640,506	639,848	642,562	645,557										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	45,828,894	38,264,590	39,725,105	32,329,697	30,775,707										
Total risk-weighted assets	24,606,560	23,629,611	23,783,814	23,112,657	21,530,561										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.42	12.59	68	12.71	12.26	64	12.86	12.35	63	12.36	12.11	59	12.27	12.09	65
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.01	13.31	65	12.71	12.97	51	13.47	13.08	63	12.99	12.78	62	12.94	12.85	63
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.90	15.21	69	14.69	15.12	52	15.44	15.23	60	14.57	14.36	64	14.64	14.45	67
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.52	9.07	12	7.85	9.05	15	8.07	9.13	17	9.28	9.76	42	9.06	9.71	31
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41				7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			39,941			38,693			50,417			52,850			49,431	3.23	11.20
Other insurance activities income			39,941			38,693			50,417			52,850			49,431	3.23	11.20
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			189,941			189,148			189,984			187,156			183,473	0.42	7.33

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	3.66	0.38	95	3.62	0.41	94	3.54	0.41	94	3.61	0.47	92	3.53	0.47	93			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.14	11.72	25	5.79	11.07	31	5.48	11.03	29	5.97	11.51	31	6.29	10.22	33			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	20,432	22,076	21,164	20,223	27,832
Real estate loans.....	2,556	2,561	2,202	2,609	1,295
Commercial and industrial loans	17,876	19,515	18,962	17,614	21,574
Loans to depository institutions and other banks acceptances	0	0	0	0	4,963
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,500	1,500	1,500	1,500	1,500
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	21,932	23,576	22,664	21,723	29,332
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-7.45	-0.16	39	27.70	-0.58	86	4.65	-2.40	69	-27.34	22.48	8	31.97	7.24	80
Total selected assets.....	-6.97	3.36	35	25.48	2.65	82	4.33	2.04	55	-25.94	12.40	12	39.09	3.24	89
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		164,347	230,984	299,330	237,389	225,199	-28.85	63.04
Dividends		164,347	230,538	298,884	234,531	223,371	-28.71	63.08
Interest		0	446	446	2,858	1,828	-100.00	-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		457	617	736	1,822	953	-25.93	-31.69
Dividends		457	617	736	1,822	953	-25.93	-31.69
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		164,804	231,601	300,066	239,211	226,152	-28.84	62.41
Securities gains (losses)		0	0	0	0	0		
Other operating income		102	0	0	10	0		
Total operating income		164,906	231,601	300,066	239,221	226,152	-28.80	62.52
Operating Expenses								
Personnel expenses		1,141	1,202	1,581	1,551	1,973	-5.07	-20.21
Interest expense		3,492	3,492	4,656	4,657	4,657	0.00	264.51
Other expenses		6,498	8,830	10,393	12,739	12,307	-26.41	-10.79
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		11,131	13,524	16,630	18,947	18,937	-17.69	15.08
Income (loss) before taxes		153,775	218,077	283,436	220,274	207,215	-29.49	67.51
Applicable income taxes (credit)		-3,943	-4,267	-5,406	-5,135	-5,218		
Extraordinary items								
Income before undistributed income of subsidiaries		157,718	222,344	288,842	225,409	212,433	-29.07	62.42
Equity in undistributed income of subsidiaries		184,340	20,537	42,309	218,190	242,485	797.60	49.34
Bank subsidiaries		184,321	20,681	42,439	219,001	242,422	791.26	49.19
Nonbank subsidiaries		19	-144	-130	-811	63		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		342,058	242,881	331,151	443,599	454,918	40.83	55.10
Memoranda								
Bank net income		348,668	251,219	341,323	453,532	465,793	38.79	55.43
Nonbank net income		476	473	606	1,011	1,016	0.63	-15.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,172,497	90.36	4,121,280	95.05	4,150,863	91.45	4,150,067	3,581,768	1.24	23.19
Common and preferred stock		4,170,212	90.31	4,118,995	94.99	4,148,578	91.40	3,889,782	3,354,483	1.24	32.91
Excess cost over fair value		2,285	0.05	2,285	0.05	2,285	0.05	2,285	2,285	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	258,000	225,000		-100.00
Investment in nonbank subsidiaries		4,775	0.10	4,742	0.11	4,756	0.10	4,895	5,706	0.70	-15.25
Common and preferred stock		4,775	0.10	4,742	0.11	4,756	0.10	4,895	5,706	0.70	-15.25
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0				
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0				
Other receivables		0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		438,108	9.49	207,606	4.79	381,240	8.40	9,116	11,397	111.03	6750.79
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		2,123	0.05	2,453	0.06	2,164	0.05	2,545	9,122	-13.45	-67.23
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		4,617,503	100.00	4,336,081	100.00	4,539,023	100.00	4,166,623	3,607,993	6.49	35.59
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		99,139	2.15	98,982	2.28	99,021	2.18	98,865	98,708	0.16	-0.82
Other liabilities		9,602	0.21	15,731	0.36	10,629	0.23	19,791	4,126	-38.96	31.88
Balance due to subsidiaries and related institutions		136,400	2.95	136,342	3.14	136,357	3	136,299	136,242	0.04	-0.02
Total liabilities		245,141	5.31	251,055	5.79	246,007	5.42	254,955	239,076	-2.36	0.60
Equity Capital		4,372,362	94.69	4,085,026	94.21	4,293,016	94.58	3,911,668	3,368,917	7.03	38.29
Perpetual preferred stock (income surplus)		145,452	3.15	0	0	145,452	3.20	144,486	144,486		0.67
Common stock		642	0.01	642	0.01	642	0.01	642	642	0.00	0.78
Common surplus		1,004,924	21.76	991,477	22.87	997,168	21.97	983,250	967,304	1.36	11.00
Retained earnings		2,920,074	63.24	2,724,681	62.84	2,750,723	60.60	2,667,534	2,440,002	7.17	50.32
Accumulated other comprehensive income		350,283	7.59	505,145	11.65	512,970	11.30	267,370	-63,600	-30.66	62.53
Other equity capital components		-49,013	-1.06	-136,919	-3.16	-113,939	-2.51	-151,614	-119,917		
Total liabilities and equity capital		4,617,503	100.00	4,336,081	100.00	4,539,023	100.00	4,166,623	3,607,993	6.49	35.59
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		136,400	2.95	136,342	3.14	136,357	3	136,299	136,242	0.04	0.21
Notes payable to subsidiaries that issued TPS		133,000	2.88	133,000	3.07	133,000	2.93	133,000	133,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

